



# England Golf Personal Liability Insurance - FAQs

## England Golf are now providing all affiliated members with personal liability insurance as a membership benefit.

As golfers, we are all aware of the potential for injury particularly through ball strikes. The following Q&A is designed to help members understand the scope of cover provided and answer any questions you may have regarding this cover. There will no doubt be other questions that arise following the launch of this benefit and regular review of this Q&A will ensure members are kept informed.

## As an affiliated member of England Golf what am I covered for?

You are covered for personal liability in the event that you are found to be negligent for causing injury to another person or damage to third party property whilst playing or practicing golf at any golf club or recognised practice facility in the UK, Channel Islands, or the Isle of Man.

## What level of cover is provided?

The indemnity limit provided is £10,000,000.

## Am I liable to pay anything personally if an incident occurs?

In respect of any personal injury claims you are covered for the full amount of any awards made to an injured party including any legal expenses. In respect of damage to third party property the England Golf member is responsible for the first £500 of any claim.

## What happens if I already have cover for personal liability through another product?

The benefit provided via England Golf to an affiliated member whilst playing golf at any golf course in the UK, Channel Islands or Isle of Man, is designed to offer

“primary” insurance for personal liability. Whilst you may choose to cancel any additional “personal liability” cover that you have, be very careful before doing so as most specific “golfers” insurance products tend to offer a combined package of benefits which include equipment and/or personal accident covers as well as personal liability.

## Does this cover extend to include golfing holidays?

If your holiday is in the UK, Channel Islands, or the Isle of Man then yes you are fully covered.

## What about golfing holidays anywhere else in the world?

Provided that you have arranged travel insurance for your golfing holiday then cover will extend to include golf trips of not more than 28 days on a worldwide basis. This extension is included on a contingency basis up to but not exceeding the limit provided by your travel insurance policy. This cover is subject to UK jurisdiction and specifically excludes USA and Canada.

## What does UK Jurisdiction mean?

It relates to where any disputes are actually heard. For clarity provided any action is brought in a UK court of law then the cover will be operative.

## What if I cause any injury to a playing partner?

Cover extends to include your playing partners so the cover will be fully operative.

## Does this insurance include any cover for golf equipment?

No cover is provided for clubs or other golfing equipment under this policy.



## Can I extend cover to include my golf equipment?

No, not under this membership benefit. The cover provided relates to personal liability only.

## What action should I take if I become aware of a potential claim?

Notify Bluefin Sport immediately on 0131 255 0340 or [eginsurance@bluefinsport.co.uk](mailto:eginsurance@bluefinsport.co.uk) and let us have any relevant documentation.

## In what circumstances might I be negligent for injury to another person whilst playing golf?

The most obvious example is negligence arising through a “ball strike” causing injury to another person. The most common example of this would be taking your tee shot when golfers playing in front of you are still within range or ignoring signage on a blind tee shot telling you to wait for the “BELL” before playing your tee shot.

## What about incidents that might occur whilst I am practicing on the range?

Cover applies whilst playing or practicing golf at any golf club or recognise practice facility in the UK, Channel Islands, or the Isle of Man.

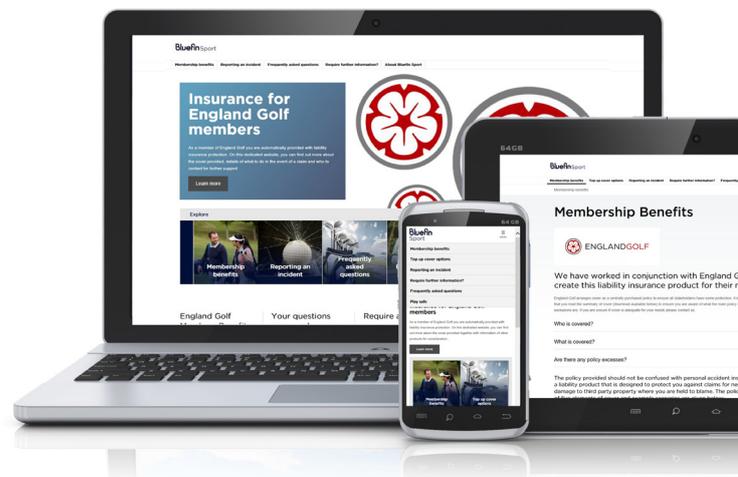
## Am I covered whilst using a golf buggy?

No cover is provided for incidents arising out of the use of golf buggies. Many golf club’s own or lease golf buggies for their members and visitors. It is our belief that all golf clubs should have a minimum of third party motor insurance for driving buggies’ in and around the course even if it is private land.

## Where can I get some more advice about insurance?

We have a dedicated insurance microsite that can provide an additional source of information. Please visit [www.Englandgolf.org/my-account](http://www.Englandgolf.org/my-account) to access. Should you have any specific insurance related questions or require advice please contact Bluefin Sport.

If you have a query relating to your membership (non insurance related) then please contact England Golf.



Call **0131 255 0340** Mon to Fri 9am to 5pm  
Email [eginsurance@bluefinsport.co.uk](mailto:eginsurance@bluefinsport.co.uk)

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